



Worksite Disability Long Term Insurance Coverage for Eligible Employees
Bi-Weekly Payroll Deduction Illustration

About your benefit options:

- Long Term Disability (LTD) benefits are illustrated and paid on a monthly basis.
- Amounts not requested timely will require Evidence of Insurability.
- Maximum benefit amounts are based upon a percentage of covered earnings. Potential benefits are reduced by other income offsets including but not limited to Social Security benefits.

	Benefit Percentage	Maximum Monthly Benefit	Elimination Period	Maximum Benefit Duration	Pre-Existing Condition Period
Option 1 - WDL	60%	\$5,000	180/180	SSFRA	3/12

To Determine Your Estimated Monthly Benefit:

1. Enter the LESSER of your Monthly Salary or the Maximum Covered Monthly Earnings from the Plan Options above: _____
2. Multiply Step 1 by 60%: _____. If this number is less than \$5,000, this is your estimated Monthly Benefit. If this number is \$5,000 or greater, your estimated Monthly Benefit is \$5,000.

About Premiums: The premiums shown above may vary slightly due to rounding; actual premiums will be calculated by American United Life Insurance Company® (AUL), and may increase upon reaching certain age brackets, according to contract terms, and are subject to change.

This invitation to inquire allows eligible employees an opportunity to inquire further about AUL's group insurance and is limited to a brief description of any losses for which benefits are payable. The contract has exclusions, limitations reduction of benefits, and terms under which the contract may be continued in force or discontinued.

Products and financial services provided by American United Life Insurance Company®
 a ONEAMERICA® company. Visit us at www.oneamerica.com for more information.

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Steps to Calculate Bi-weekly Deduction (Class 1)

*Example Opt 1
WDL

Note: Please use the following formula to calculate the cost for this benefit. You can only elect one WDL plan option.

1A: Enter your Monthly Salary	<u>\$2,083</u>	_____
1C: Maximum Covered Monthly Earnings	<u>\$5,000</u>	<u>\$5,000</u>
1D: Enter the lesser amount of 1B or 1C	<u>\$1,250</u>	_____
2. Divide Step 1D by 100	<u>\$12.50</u>	_____
3. Enter Rate from chart below	<u>X \$0.25</u>	<u>X</u>
4. Multiply Step 2 by Step 3 (Mo Prem)	<u>= \$3.09</u>	<u>=</u>
5. Multiply Step 4 by 12 and divide by 26	<u>= \$1.42</u>	<u>=</u>

to get Bi-weekly Deduction Amount

*Example: Based on an Employee Age 36 with an annual salary of \$25,000 choosing Opt 1

Monthly Premium Rates per \$100 of Covered Monthly Earnings
(Based on Age as of 7/1)

Age Brackets:	Opt 1 <u>WDL</u>
0 - 19	\$.067
20 - 24	\$.067
25 - 29	\$.067
30 - 34	\$.134
35 - 39	\$.247
40 - 44	\$.364
45 - 49	\$.627
50 - 54	\$.969
55 - 59	\$1.287
60 - 64	\$1.268
65 - 69	\$1.150
70 - 74	\$1.670
75 +	\$1.670

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Worksite Long Term Disability Terms and Definitions

Eligible Employees:	This benefit is available for employees who are actively at work on the effective date and working a minimum of 32 hours per week.
Flexible Choices:	Since everyone's needs are different, these plans offer flexibility for you to choose a benefit option that fits your income replacement needs and budget.
Guaranteed Issue:	If you enroll timely, you may be eligible for coverage without having to answer any health questions. If you decline insurance coverage now and decide to enroll later, you will need to provide Evidence of Insurability.
Timely Enrollment:	Enrolling timely means you have enrolled during the initial enrollment period when benefits were first offered by AUL, or as a newly hired employee within 31 days following completion of any applicable waiting period.
Evidence of Insurability:	If you do not enroll timely, you will need to submit a Statement of Insurability form for review. Based on health history, you will be approved or declined by AUL.
Portability:	Should your coverage terminate, you may be eligible to take this disability insurance with you without providing Evidence of Insurability. You must apply within 31 days from the last day you are eligible.
Waiver of Premium:	If approved, this benefit waives your Disability insurance premium in case you become disabled and are unable to collect a paycheck.
Elimination Period:	This is a period of calendar days of disability before benefits may become payable under the contract.
Total Disability:	You are considered disabled if, because of injury or sickness, you cannot perform the material and substantial duties of your regular occupation, you are not working in any occupation and are under the regular attendance of a physician for that injury or sickness.
Partial Disability:	You may be paid a partial disability benefit, if because of injury or sickness, you are unable to perform every material and substantial duty of your regular occupation on a full-time basis, are performing at least one of the material and substantial duties of your regular occupation, or another occupation, on a full or part-time basis, and are earning less than 80% of your pre-disability earnings due to the same injury or sickness. Partial Disability is applicable to option 1.
Residual:	The elimination period can be satisfied by total disability, partial disability, or a combination of both. Residual is applicable to option 1.
Return to Work:	You may be able to return to work for a specified time period without having your partial disability benefits reduced according to the contract. The Return to Work Benefit is offered up to a maximum of 12 months. Return to Work is applicable to option 1.
Integration:	The method by which your benefit may be reduced by Other Income Benefits. Integration is applicable to option 1.
Pre-Existing Condition Limitations:	The pre-existing period is 3/12. Certain disabilities are not covered if the cause of the disability is traceable to a condition existing prior to your effective date of coverage. A pre-existing condition is any condition for which a person would have received medical treatment or consultation, taken or were prescribed drugs or medicine, or received care or services, including diagnostic measures, within a time-frame specified in the contract. You must also be treatment-free for a time-frame specified in some contracts following your individual effective date of coverage.

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